

**Information to identify the case:**

Debtor 1	James Bittner	Social Security number or ITIN xxx-xx-6788
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Donna Bittner	Social Security number or ITIN xxx-xx-5333
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 12-21944-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James Bittner

Donna Bittner

6/7/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
James Bittner  
Donna Bittner  
DebtorsCase No. 12-21944-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 35

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db/jdb +James Bittner, Donna Bittner, 61 Penn Road, Voorhees, NJ 08043-4835  
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 513031187 +American Express, PO Box 183084, Columbus, OH 43218-3084  
 515337515 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284, El Paso, TX 79998-2284  
 513078843 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513140620 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA, America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 513092456 +JP Morgan Chase Bank N.A., Chase Auto Finance, 201 N. Central Ave, AZ1-1191, Phoenix, AZ 85004-1071  
 513031193 +Mazda Capital Services, C/O Chase, PO Box 78074, Phoenix, AZ 85062-8074  
 513031194 The St. Georges Club, PO Box GE92, St. George GE BX, BX  
 513031196 +Wells Fargo, PO Box 650828, Dallas, TX 75265-0828  
 513031197 +Wells Fargo, 4101 Wiseman Blvd., San Antonio, TX 78251-4200  
 513339363 +Wells Fargo Bank, NA, c/o Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2017 21:00:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 07 2017 21:00:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +EDI: CAUT.COM Jun 07 2017 20:58:00 Chase Auto Finance Corp., 201 N. Central Avenue, Floor 11, Phoenix, AZ 85004-1071

513031192 EDI: HNDA.COM Jun 07 2017 20:58:00 Honda Financial Services, PO Box 7829, Philadelphia, PA 19101

513084961 EDI: HNDA.COM Jun 07 2017 20:58:00 AMERICAN HONDA FINANCE CORPORATION, NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088

513111587 EDI: AIS.COM Jun 07 2017 20:58:00 American InfoSource LP as agent for, First Data Global Leasing, PO Box 248838, Oklahoma City, OK 73124-8838

513181581 +EDI: OPHSUBSID.COM Jun 07 2017 20:58:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

513031188 EDI: BANKAMER.COM Jun 07 2017 20:58:00 Bank Of America, PO Box 15019, Wilmington, DE 19886

513121876 EDI: BANKAMER2.COM Jun 07 2017 20:58:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102

513031189 +EDI: TSYS2.COM Jun 07 2017 20:58:00 Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337

513031191 EDI: CITICORP.COM Jun 07 2017 20:58:00 Citi, PO Box 182564, Columbus, OH 43218

513031190 +EDI: CHASE.COM Jun 07 2017 20:58:00 Chase, PO Box 15153, Wilmington, DE 19886-5153

513287095 +EDI: OPHSUBSID.COM Jun 07 2017 20:58:00 OAK HARBOR CAPITAL VI, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

513151250 EDI: RECOVERYCORP.COM Jun 07 2017 20:58:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

513085648 +E-mail/Text: bncmail@w-legal.com Jun 07 2017 21:00:52 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

513788675 +E-mail/Text: bncmail@w-legal.com Jun 07 2017 21:00:52 TD Bank USA, N.A., c/o Weinstein &amp; Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

513031195 +EDI: WFFC.COM Jun 07 2017 20:58:00 Wells Fargo, PO Box 11701, Newark, NJ 07101-4701

513031198 +EDI: WFFC.COM Jun 07 2017 20:58:00 Wells Fargo, PO Box 660431, Dallas, TX 75266-0431

513031199 +EDI: WFFC.COM Jun 07 2017 20:58:00 Wells Fargo, PO Box 6412, Carol Stream, IL 60197-6412

513084138 EDI: WFFC.COM Jun 07 2017 20:58:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

513339225 +EDI: WFFC.COM Jun 07 2017 20:58:00 Wells Fargo Bank, N.A., Bankruptcy Department, MAC #D3347-14, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

513220769 +EDI: WFFC.COM Jun 07 2017 20:58:00 Wells Fargo Bank, NA, MAC# X2303-01A, 1 Home Campus, Des Moines, IA 50328-0001

513043064 +EDI: WFFC.COM Jun 07 2017 20:58:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 23

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Page 2 of 2  
Total Noticed: 35

Date Rcvd: Jun 07, 2017

cr\* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, N.A.  
angela.pattison@powerskirk.com, ecf@powerskirk.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com  
Ellen M. McDowell on behalf of Debtor James Bittner emcdowell@mpadlaw.com,  
mpadlaw@gmail.com;emcdowell@mpadlaw.com;kgresh@mpadlaw.com;djamison@mpadlaw.com  
Ellen M. McDowell on behalf of Joint Debtor Donna Bittner emcdowell@mpadlaw.com,  
mpadlaw@gmail.com;emcdowell@mpadlaw.com;kgresh@mpadlaw.com;djamison@mpadlaw.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. james.shay@phelanhallinan.com  
Jennifer R. Gorchow on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
John R. Morton, Jr. on behalf of Creditor Chase Auto Finance Corp.  
mortonlaw.bcraig@verizon.net, tfitz@mortoncraig.com;mhazlett@mortoncraig.com  
R. A. Lebron on behalf of Creditor WELLS FARGO BANK, N.A. bankruptc@feinsuch.com  
William E. Craig on behalf of Creditor Chase Auto Finance Corp. mortonlaw.bcraig@verizon.net  
TOTAL: 11